



United States
Department of
Agriculture

Farmers
Home
Administration

Washington
D.C.
20250

August 22, 1990

FmHA NO. 2142 (1951)

SUBJECT: Guidance on Tracking Borrowers Less Than (<) 180 Days Delinquent in The System for Effective Notification and Tracking (SENT)

TO: State Directors, Districts Director and County Supervisors

ATTN: Farmer Program Chiefs and State SENT Coordinators

PURPOSE/INTENDED OUTCOME:

The purpose of this Administrative Notice (AN) is to provide direction on the use of the automated tracking system, SENT, for borrowers who are less than 180 days delinquent and are to be serviced in accordance with Section 1951.907(e) of FmHA Instruction 1951-S. In addition, guide letters are provided to be used to properly notify borrowers.

The intended outcome is to provide guidance for initializing and interim processing of these borrowers in the SENT program.

COMPARISON WITH PREVIOUS AN:

For guidance on the use of SENT for all other categories of borrowers as outlined in FmHA Instruction 1951-S, Sections 1951.907 (a)(b)(c)(d)(f) and (g) refer to FmHA AN No. 1978 (1951), dated September 19, 1989, and titled "Guidance on the Use of The System for Effective Notification and Tracking (SENT)."

IMPLEMENTATION RESPONSIBILITIES:

In accordance with Section 1951.907(e) of FmHA Instruction 1951-S the County Supervisor will contact a delinquent borrower within 30 days after the borrower becomes delinquent and will within 10 days schedule a meeting with the borrower. The existing servicing scheme, within SENT, for borrowers less than 180 days delinquent, does not completely follow the intended servicing path for these borrowers, therefore, the field was instructed not to initialize borrowers into this category. With the planned release of Phase IV of SENT in the near future this category will be revised. To assure that all

EXPIRATION DATE: February 28, 1991

FILING INSTRUCTIONS:
Preceding FmHA
Instruction 1951-S



borrowers serviced under 1951-S, who were not 180 days delinquent, are accounted for in the SENT system, the following steps will be followed:

I. Borrowers less than 180 days delinquent who WERE serviced under 1951-S.

(NOTE: THIS IS AN ABBREVIATED TRACKING SEQUENCE AND SHOULD ONLY BE USED FOR THOSE BORROWERS PREVIOUSLY SERVICED UNDER 1951-S WHO WERE NOT ENTERED INTO SENT CORRECTLY OR WERE NEVER ENTERED INTO SENT)

- A. Borrower paid current before a meeting was scheduled or the borrower did not schedule a meeting as requested.
 - 1. Initialize the borrower into <180 days delinquent category, which is project code CAT010.
 - 2. The first activity code accessed under this category is CAX001, "Contact Borrower who is 30 days delinquent."
 - 3. If the borrower paid current before requesting a meeting, then select outcome 1. The servicing scheme for this borrower is now complete. You should run out a Borrower History Report (BHR) to include in the running record (position 3) of the borrower's case file. After a BHR has been obtained the borrower's SENT information can be archived.
 - 4. If the borrower did not agree to attend the scheduled meeting as requested then select outcome 3, "Borrower does not schedule a meeting." The initial servicing scheme for this borrower is now complete. A BHR will be included in the borrower's case file and then this portion of the servicing should be archived. This borrower should have also been initialized into the proper category once he/she became 180 days delinquent.
- B. Borrower requested a meeting with the County Supervisor to discuss his/her delinquency.
 - 1. Initialize the borrower into the <180 days delinquent category, which is project code CAT010.
 - 2. The first activity accessed under this category is CAX001, "Contact Borrower who is 30 days delinquent."
 - 3. You will select outcome 2, "Borrower schedules a meeting," which will take you to activity code CAM002, "Meeting with Borrower."

4. Outcome 1, "Borrower attends meeting," will be selected, which will take the user to activity code CAR003, "Results of meeting with Borrower."
5. If the delinquency could be resolved without servicing, then you will select "OTHER" at activity code CAR003 and enter PAYCURR along with the date the account was brought current. A BHR will be run and placed in the borrower's case file. You should then archive this portion of the SENT data.
6. If a feasible plan could not be developed with servicing then you will select "OTHER" at activity code CAR003 and enter END to complete this portion of the borrower's servicing scheme. A BHR will be run and placed in the borrower's case file. You should then archive this portion of the borrower's servicing record. This borrower should have also been initialized into the proper category once he/she became 180 days delinquent.
7. When a feasible plan was developed (including writedown) and the borrower was granted servicing actions, then you will select outcome 3 from activity code CAR003. This choice will take you to activity code CAS005, "Give Attachment (Att.) 1 of Exhibit (Exh.) A to Borrower." You should document in the supporting activity section of this activity code that the borrower was provided a copy of the above attachment or a brief explanation of what was discussed at the meeting if you did not provide the borrower with the attachment. After entering the above documentation you will access the "OTHER" code and enter code CSPA001, "Process Approval of Servicing Action with Borrower." This code contains a data collection screen which must be accessed by typing a question mark (?) at the last supporting activity line. When the data collection screen appears you should enter all information concerning the servicing granted to this borrower. After completing the needed information you should run a BHR and then archive the SENT data.

NOTE: THE FOLLOWING SEQUENCE WILL ONLY BE USED for borrowers who were previously granted Net Recovery Buyout (NRB) when their account was less than 180 days delinquent. The National Office policy up to the date of this announcement was to grant NRB for borrowers less than 180 days delinquent, when the borrower requested the servicing action but without pressure from FmHA. After further consideration and due to the limited guidance on this subject by the existing 1951-S procedure, it has been determined that borrowers who are or who will be serviced under

the less than 180 day procedural reference may only be granted NRB through the exception authority as set out in FmHA Instruction 1951.916.

8. If the borrower was granted NRB , then you will select outcome 3 from activity code CAR003. This choice will take you to activity code CAS005, "Give Att. 1 of Exh. A to Borrower." You should document in the supporting activity section of this activity code that the borrower was provided a copy of the above attachment or a brief explanation of what was discussed at the meeting if you did not provide the borrower with the attachment. After entering the above documentation you will access the "OTHER" code and enter code CSPA003 "Process Net Recovery Buyout." The data collection screen must be accessed by typing a question mark (?) at the last supporting activity line. When the data collection screen appears you should enter all information concerning the NRB. After completing the needed information you should run a BHR and then archive the SENT data.

II. Borrowers less than 180 days delinquent who ARE BEING or WILL BE serviced under 1951-S in 1990.

- A. Initialize the borrower when they become 30 days delinquent into the <180 days delinquent category, which is project code CAT010. The first activity code accessed under this category is CAX001, "Contact Borrower who is 30 days delinquent."
- B. Activity code CAX001 will allow you to choose between 3 possible outcomes.
 1. Outcome 1 should be selected if the borrower pays the account current before a meeting is scheduled or contact is made with the borrower. The servicing scheme for this borrower is complete, therefore, a BHR should be printed and the SENT data archived.
 2. If the borrower does request a meeting you will select outcome 2. This choice will take you to activity code CAM002 (IIC, below).
 3. If the borrower does not want to or will not schedule a meeting then outcome 3 will be selected. This will end the current servicing for the borrower until he/she becomes 180 days delinquent. You should print a copy of the BHR

to place in the borrower's file and then archive the SENT data. When the borrower becomes 180 days delinquent you will reinitialize him/her into SENT under the correct category.

C. Activity code CAM002 has 3 possible outcomes.

1. Outcome 1 will be selected if the borrower does attend the meeting. This choice will take you to activity code CAR003, "Results of the Meeting."
2. When the borrower does not attend the scheduled meeting or does not make arrangements to reschedule the meeting you will select outcome 2. This will end the current servicing for the borrower until he/she becomes 180 days delinquent or until they pay the account current, whichever comes first. If the borrower pays the account current before he becomes 180 days delinquent and you have already archived the <180 day delinquent category information, you should restore the archived servicing records to the current servicing log by utilizing the Ag Credit1 (Ver. 2.0) software. When the archived records have been restored you will access the "Other" code and enter PAYCURR. Likewise, if the <180 days delinquent information has not been archived, then you will access the "OTHER" code and enter PAYCURR. In both situations you should run a BHR and then archive the SENT data. If the borrower does not pay the account current and becomes 180 days delinquent you will archive the <180 day servicing record and reinitialize the borrower into SENT under the appropriate category.
3. If the borrower requests that the meeting be rescheduled you will select outcome 3 which will bring you back to activity code CAM002.

D. At activity code CAR003 "Results of the Meeting" the following situations can occur:

1. If, after reviewing the borrower's financial situation the County Supervisor determines that the borrower can bring the account current before the borrower becomes 180 days delinquent, then the "OTHER" code should be accessed from activity code CAR003 when the borrower does pay

the account current and PAYCURR will be the outcome entered. A BHR will be run and placed in the borrower case file. The SENT data can now be archived.

2. If the County Supervisor determines the borrower does not have the resources available to bring the account current, the Debt and Loan Restructuring Program (DALR\$) will be run. If the DALR\$ program indicates a feasible plan cannot be developed through the use of primary servicing or Net Recovery Buyout, then you will select outcome 2 from activity code CAS010, "Send rejection of Servicing to the Borrower." You will notify the borrower using Attachment 3 to this AN and will document in the supporting activities section of this code that the Attachment was provided to the borrower. To complete the correct servicing path, the following outcomes will be selected for the specified activity code.

- 1) CAS010 "Send rejection of Servicing," choose outcome 1 "Yes the letter was sent;"
- 2) CAW010 "Wait for borrower's response to rejection," choose the appropriate outcome based upon whether the borrower does or does not appeal the decision.

You should run a BHR and archive the information when all servicing is completed for the borrower. When the borrower becomes 180 days delinquent and they did not request an appeal then you will reinitialize the borrower into SENT under the appropriate category. If the borrower did request an appeal and the appeal has not been concluded when the borrower's account becomes 180 days delinquent, you will send them Att. 4 of this AN. If you are notified by the Hearing Officer that the borrower has withdrawn the appeal or the appeal decision is to deny servicing, then you will reinitialize the borrower into SENT under the appropriate category for borrowers 180 days delinquent.

3. When the borrower does not have the resources available to bring the account current, DALR\$ will be run. If the DALR\$ program indicates a feasible plan can be developed then you will select outcome 3 from activity code CAR003. This selection will take you to activity code CAS005, "Give Att. 1 of Exh. A to the Borrower".

You will provide the borrower with a guide letter (see Attachment 1 to this AN) and Att. 1&2 of Exh. A of FmHA Instruction 1951-S and document in the supporting activities section of this code that the Attachments were provided to the borrower. In addition, the following forms will be provided: FmHA Form 410-1 Application for FmHA Services, 410-9 Statement Required by the Privacy Act, 431-2 Farm and Home Plan, 440-32 Request for Statement of Debts and Collateral (5 copies), 1910-5 Request for Verification of Employment (2 copies) and 1960-12 Financial Farm Analysis Summary.

a. If the borrower returns the completed application and a feasible plan can be obtained through servicing actions without writedown, then outcome 2 of CAS005 will be selected. This outcome will take you through the correct servicing path, as long as the following outcomes are selected for the corresponding code:

1. CSR001 "Results of Meeting," choose outcome 1 "Consolidation, Rescheduling, Reamortization, and/or regular deferral only work;"
2. CSS001 "Send Exh F, Att 1," choose outcome 1 "Yes, they were sent" (Before leaving this activity screen, you should document in the supporting activities section that the borrower was notified using Att 2 of this AN, along with Att 1 of Exh F.);
3. CSC001 "Wait for Certified Mail," choose outcome 1 "Yes, certified receipt returned;"
4. CSW001 "Wait on Exh F, Att 1," choose outcome 2 "Does return Att 1 Exh F;"

NOTE: If the borrower does not return Attachment 1 accepting the offer within 45 days from the date of Exh. F then he/she should be notified of their appeal rights using Attachment 3 of this AN. If the borrower becomes 180 days delinquent before the 45 day time period then they will not be notified using the proper exhibits and/or attachments until the 45 day timeframe has expired.

However, as noted previously, if the borrower's account becomes 180 days delinquent and an appeal has been requested but not concluded, then Att. 4 of this AN will be mailed to the borrower.

5. CSPS001 "Process Approval of Servicing Action with Borrower," choose outcome 1 "Yes, servicing was approved."

Code CSPS001 has a data collection screen which must be completed before you exit the servicing screen. The servicing for this borrower is now complete, after a BHR is run the information can be archived.

Only the designated outcomes for choices 1-5 can be used. If they are not the actual scenario for the borrower you will select "other" and enter END to stop servicing actions for the borrower. When he/she becomes 180 days delinquent the appropriate notices will be mailed and servicing for the borrower will begin, again.

- b. If a feasible plan can only be developed using writedown in addition to regular servicing actions, then the following outcomes will be selected for the corresponding code:
 1. CAS005 "Give Att 1 of Exh A," outcome 2 "Borrower returns application;"
 2. CSR001 "Results of Meeting," use "other" and enter code CSZ001;
 3. CSZ001 "Re-review Dalr\$ after Softwood Timber Consideration," outcome 3 "Writedown only works;"
 4. CWS001 "Send Farm Home Plan and Dalr\$ to S/O," outcome 1 "Yes, they were sent;"
 5. CWW001 "Wait on S/O about WD," outcome 1 "S/O approves;"
 6. CWS002 "Send Exh F, Att 1 and Dalr\$ to Borrower," outcome 1 "Yes, they were sent" (Before leaving this activity screen, you should document in the

supporting activities section that the borrower was notified using Att 2 of this AN, along with Att 1 of Exh F.);

7. CWC002 "Wait for Certified Mail," outcome 1 "Yes, certified mail accepted;"
8. CWW002 "Wait for Borrower Response to Exh F," outcome 2 "Borrower returns Att 1 of Exh F;"

NOTE: If the borrower does not return Attachment 1 accepting the offer within 45 days from the date of Exh. F then he/she should be notified of their appeal rights using Attachment 3 of this AN. If the borrower becomes 180 days delinquent before the 45 day time period then they will not be notified using the proper exhibits and/or attachments until the 45 day timeframe has expired. However, as noted previously, if the borrower's account becomes 180 days delinquent and an appeal has been requested but not concluded, then Att. 4 of this AN will be mailed to the borrower.

9. CWPS001 "Process WD approval," outcome 1 "Yes, WD processed."

Code CWPS001 has a data collection screen which must be completed before you exit the servicing screen. The servicing for this borrower is now complete, after a BHR is run the information can be archived. -

Only the designated outcomes for choice 1-9 above can be used. If they do not reflect the actual scenario for the borrower (i.e., State Office does not approve writedown at code CWW001 the outcome would normally be 2), you will use the "other" code and enter END to stop the servicing actions for the borrower. Then when he/she becomes 180 days delinquent, the appropriate notices will be mailed and servicing for the borrower will begin again.

4. When a feasible plan cannot be developed the borrower should be notified using Attachment 3 of this AN. If the borrower does request NRB,

then the County Supervisor will contact the State Office for guidance. The State Director, upon notice by the County Supervisor, will determine if exception authority should be requested in order to act in the best interest of the Government and process the NRB request. If exception authority is requested, supported with sufficient documentation and granted to process NRB for the borrower, the following outcomes will be selected for the corresponding activity codes after the borrower is initialized into the less than 180 days delinquent category:

- a. CAX001 "Contact Borrower within 30 days," outcome 2 "Borrower schedules meetings;"
- b. CAM002 "Meet with Borrower," outcome 1 "Borrower attends meeting;"
- c. CAR003 "Results of Meeting," outcome 3 "Plan can be developed;" (This selection is made only to allow proper tracking of NRB; therefore, you should document this in the supporting activities section of this activity code.)
- d. CAS005 "Give Att 1 of Exh A," outcome 2 "Borrower returns Application" (Note: Use Att 1 Guide Letter of this AN and send with Att 1 and 2 of Exh A);
- e. CSR001 "Results of Meeting," use "other" and enter activity code CSNR001 (Before leaving this servicing screen, you should document that exception authority was granted by the Administrator to process NRB, upon request of the borrower.);
- f. CSNR001 "Wait for Borrower to pay Net-Recovery Value (NRV)," outcome 2 "Borrower does pay;"
- g. CSPS003 "Process NRV buyout," outcome 1 "Yes, NRV is processed."

Only the designated outcomes for choice a-g should be used. If they are not the actual scenario for the borrower, you will select

"other" and enter END to stop servicing actions for the borrower. When he/she becomes 180 days delinquent the appropriate notices will be mailed and servicing for the borrower will begin again.

Any questions regarding this AN should be directed to Dee Cole, FTS 756-3366 or Commercial (703) 756-3366.

A handwritten signature in dark ink, appearing to read "La Verne Ausman", written in a cursive style.

LA VERNE AUSMAN
Administrator

Attachments

Note to County Supervisor:

This Attachment will be sent to all current borrowers who request servicing or borrowers who are less than 180 days behind schedule on their farmer program payments.

Attachment 1 to FmHA AN No. _____ (1951-S)

See Subsection 1951.907(e)

Notice of the Availability of Loan Service Programs
For Farm Borrowers

Dear (Borrower's Name):

Borrowers who are current and have requested servicing can apply for the following. In addition, borrowers who are less than 180 days delinquent have the following options available to them.

I. Loan Service Programs Available

Primary loan service programs are intended to help change the debt so that you can continue farming and the FmHA will lose less on the money it loaned you.

For a simple summary of these programs, see the attachment to this letter. To see the exact eligibility standards for these programs, you should request a copy of FmHA Instruction 1951-S. You may not qualify for certain primary loan service programs while you are current in the payment of your loan account.

II. Application Information

Time Limits

You must notify FmHA within 45 days of getting this notice if you want these loan service programs.

How to Apply

Complete and return all the forms you get with this notice, including the signed Borrower Acknowledgement of the Notice of Availability of Primary and Preservation Loan Service Programs, within the 45-day time limit.

Attachment 1 to FmHA AN No. _____ (1951-S)

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How Soon Will You Know If You Qualify

FmHA has 60 days to process your completed forms and let you know if you qualify. If you do not qualify, FmHA will notify you of your appeal rights at that time.

Included With This Notice You Will Find:

- 1) A summary of primary loan service programs options.
- 2) Copies of the forms you need to apply for services.
- 3) Information on how to get copies of FmHA regulations.

Borrowers who become 180 days delinquent and whose accounts are not resolved will be notified using the exhibits and/or attachments of FmHA Instruction 1951-S procedure. At that time all servicing options will be finally considered if the borrower reapplies.

Sincerely,

County Supervisor
Farmers Home Administration
United States Department of Agriculture

Attachment 2 to FmHA AN No. _____ (1951-S)

NOTIFICATION OF OFFER TO RESTRUCTURE DEBT

(TO BE USED BY FmHA TO OFFER TO RESTRUCTURE THE BORROWER'S
DEBT WHEN THE BORROWER IS LESS THAN 180 DAYS BEHIND
SCHEDULE ON THEIR FmHA PROGRAM PAYMENTS)

(Borrower's Name and Address)

Dear (Borrower's Name):

We have determined that the Farmers Home Administration (FmHA) can approve your request for primary loan servicing programs.

Our calculations indicate that you will be able to make the necessary annual payment on your FmHA loan if your loan is restructured through the use of primary loan servicing programs. Therefore, we are offering to restructure your FmHA debt in the following fashion:

(The County Supervisor will fill in the blank by describing exactly what would be done with the borrower's account. For example, if the borrower has a farm ownership loan, the County Supervisor will fill in the blank by saying that (\$ Amount) of principal and interest on that loan would be written off, and the remainder of the loan would be reamortized for 40 years from the original date of the loan, or up until _____ (date) at the limited resource interest rate, which is _____ percent, in exchange for the borrower signing a shared appreciation agreement, which is attached to the notice.)

The attached computer printout indicates the primary loan servicing program that will keep you on the farm and provide the greatest net recovery to the Government.

If you want FmHA to use the primary servicing program identified on the computer printout to keep you on the farm, you must accept this offer in writing. Your acceptance must be received by FmHA not later than 45 days from your receipt of this letter. You may accept this offer in writing by signing and returning the attached form titled "Acceptance of Offer to Restructure my Debt."

If you do not accept this offer and your account becomes 180 days delinquent, FmHA will renotify you using the exhibits and/or attachments of FmHA Instruction 1951-S procedure. At

that time, all servicing options will be considered if you reapply. If you do not accept this offer, FmHA will deny your request for primary loan servicing. If you disagree with FmHA's decision not to give you a debt restructuring at that time, you will have the opportunity to request a meeting to discuss the matter with the county FmHA official. You must contact the County Office within 15 days from the date of your request is denied in order to set up a meeting. At that time you also may request an appeal hearing to contest FmHA's decision to deny your request. You can appear at the appeal hearing and present witnesses and documents to support your position. If you request a meeting with the county FmHA official, you must contact the County Office within 30 days from the date your request is denied.

NOTE: If you request an appeal hearing and if you become 180 days delinquent before that appeal is concluded, you will be notified by FmHA that new notices will not be mailed to you until your appeal is concluded or withdrawn.

YOU MAY HAVE A FEDERAL INCOME TAX LIABILITY IF FMHA RESTRUCTURES YOUR FMHA INDEBTEDNESS WITH A WRITE-DOWN. YOU SHOULD CONTACT THE INTERNAL REVENUE SERVICE (IRS) FOR INFORMATION ON THIS MATTER.

Sincerely,

COUNTY SUPERVISOR

Attachment 2 to FmHA AN No. _____ (1951-S)
Attachment 1

Acceptance of Offer to Restructure My Debt

TO:

FROM: (Please print your name and address)

Dear County Supervisor:

I have received your offer to restructure my FmHA debt. I
would like to accept that offer.

Sincerely,

(Borrower's signature)

(Date)

Attachment 3 to FmHA AN No. _____ (1951-S)

(TO BE SENT TO A BORROWER WHO IS LESS THAN 180 DAYS DELINQUENT WHEN A BORROWER DOES NOT ACCEPT FMHA'S OFFER TO RESTRUCTURE THEIR DEBT, A FEASIBLE PLAN CANNOT BE DEVELOPED OR NET RECOVERY BUYOUT IS THE ONLY SOLUTION)

Dear (Borrower's Name)

Farmers Home Administration (FmHA) has reviewed your application for primary loan servicing (debt restructuring). At this time you cannot get primary loan servicing because your Farm and Home Plan does not show you can pay all your family living expenses, farm operating expenses, and scheduled debt repayments even with FmHA help.

If you disagree with FmHA's decision not to give you debt restructuring at this time, you should request a meeting to discuss the matter with the county FmHA official. You must contact the County Office within 15 days from the date you get this letter in order to set up a meeting.

You also may request an appeal hearing to contest FmHA's decision. You can appear at the appeal hearing and present witnesses and documents to support your position. If you request a meeting with the county FmHA official, you will be given a chance to appeal after that meeting. If you want just an appeal hearing, you must contact the County Office within 30 days from the date you get this letter.

YOU WILL BE OFFERED THE OPPORTUNITY TO APPLY FOR DEBT RESTRUCTURING AGAIN IF YOUR FINANCIAL DIFFICULTIES CONTINUE AND YOU BECOME 180 DAYS DELINQUENT IN THE PAYMENT OF YOUR LOAN ACCOUNT.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, or age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

COUNTY SUPERVISOR
Farmers Home Administration
United States Department of Agriculture

Attachment 4 to FmHA AN No. _____ (1951-S)

(TO BE SENT TO A BORROWER WHO APPEALED A DECISION WHILE HE/SHE WAS LESS THAN 180 DAYS DELINQUENT AND DURING THAT APPEAL PROCESS THE BORROWER BECOMES 180 DAYS DELINQUENT)

Dear (Borrower's Name)

Your account with FmHA has become 180 days delinquent. Normally Farmers Home officials would notify you of your rights using exhibits and/or attachments of FmHA Instruction 1951-S procedure. However, you are currently involved in an appeal concerning a 1951-S servicing decision previously rendered on your account. FmHA's regulations do not allow it to consider a new request for servicing until your present application has been processed through the appeals process or until your appeal is withdrawn. If your present appeal results in your being denied 1951-S servicing or if you withdraw your appeal, then FmHA will notify you again of your rights under 1951-S procedure including Net Recovery Buyout of your loans if a feasible plan cannot be found. If the consideration of your second application results in your being denied servicing, you will be given appeal rights at that time. If your present appeal results in your being granted 1951-S servicing to bring your account current, then you will not be renotified of your rights under 1951-S procedure.

If you wish to complete your appeal, you do not need to respond to this letter. If you desire to withdraw your existing appeal request, you may do so by notifying your Appeal Hearing Officer in writing.

COUNTY SUPERVISOR
Farmers Home Administration
United States Department of Agriculture